

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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Patrick J. Lyons,	:	BANKRUPTCY NO. 17-12250-REF
	:	
Debtors	:	
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Patrick J. Lyons,	:	
Plaintiff.	:	
	:	
v.	:	ADVERSARY NO. 18-00042-REF
	:	
M & T Bank,	:	
	:	
Defendant.	:	
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JOINT PRETRIAL STATEMENT

AND NOW COMES Patrick J. Lyons, (the “Plaintiff”), by and through this counsel, Alaine V. Grbach, Esquire, and M & T Bank (the “Defendant”), by and through its counsel, KML Law Group, P.C. who file the following Joint Pre-Trial Statement:

JURISDICTION AND VENUE

1. This Court has jurisdiction over this adversary proceeding pursuant to 28 U.S.C. §§ 157 and 1334.
2. The venue of this adversary proceeding is proper in this district pursuant to 28 U.S.C. § 1409(a).
3. This is a “core” proceeding pursuant to 28 U.S.C. § 157(b).
4. The statutory predicates for the relief sought herein are Fed.R.Bankr.P. 7055 and Fed.R.Civ.P. 55.

STATEMENT OF UNCONTESTED FACTS

5. On April 11, 2019 (the “Petition Date”), the Debtor filed for protection under Chapter 7 of the Bankruptcy Code.
6. Frederick J. Reigel, Esquire, has been appointed Chapter 13 Trustee.
7. On May 13, 2014, the Plaintiffs filed a complaint (the “Complaint”) against the Defendant.
8. A summons (the “Summons”) was issued by the Clerk of the Bankruptcy Court pursuant to which the Defendant was required to serve an answer or other responsive pleading to the Complaint upon counsel for the Plaintiff and to file said answer or other responsive pleading with the Bankruptcy Court within 30 days of the issuance of the Summons. A copy of the Summons has been filed with this Court.
9. On March 5, 2018, a copy of the Summons, together with a copy of the Complaint, were served on the Defendant by United States First Class Mail, postage prepaid, in accordance with Fed.R.Bankr.P. 7004(b). A Certificate of Service was filed with this Court on March 12, 2015. A copy of the Certificate of Service has been filed with this Court.

10. The Defendant timely served an Answer to the instant complaint.

11. Plaintiff owns his residence located at 35 Iris Circle, Elizabethtown, Pennsylvania (“the Residence”).

12. Bank of America holds a first mortgage and prior lien on the Residence, and has filed a Proof of Claim in the instant bankruptcy, in the amount of \$136,249.55.

13. Defendant, M & T Bank, holds a second mortgage on the residence, and has filed a Proof of Claim in the instant bankruptcy, in the amount of \$46,219.27.

STATEMENT OF DISPUTED FACTS

14. Whether the value of the Residence is in excess of \$136,249.55.

RELIEF REQUESTED

15. Plaintiff requests that Defendant’s Proof of Claim be deemed wholly unsecured.

16. Defendant maintains that its claim should be deemed as an allowed secured claim.

LEGAL ISSUES PRESENTED

28. Whether the fair market value of the Residence exceeds \$136,249.55.

WITNESSES

29. Plaintiff, Patrick J. Lyons, will testify as to the value and condition of his residence.

30. Rachel Stoltzfus, a realtor licensed to practice within the Commonwealth of Pennsylvania, will testify as to the value of the Residence.

31. Corporate designee of M&T Bank.

32. Corporate designee of Solidifi US, Inc.

LIST OF EXHIBITS

Plaintiff will introduce into evidence:

(a). Zillow Value of Residence;

(b). Market Analysis of the Residence

Defendant will introduce into evidence:

- (a). Zillow.com value of the Residence as of 6/7/2018;
- (b). Trulia.com value of the Residence as of 6/7/2018;
- (c). Solidifi US, Inc. Broker Price Opinion dated 1/23/2018;
- (d). Defendant's Request for Production of Documents;
- (e). Defendant's Requests for Admissions;
- (f). Plaintiff's Complaint;
- (g). Bank of America, N.A.'s Proof of Claim;

LIST OF DISCOVERY ITEMS: NONE

ESTIMATED TRIAL TIME: ½ DAY

CERTIFICATION

28. The undersigned counsel hereby certifies that they have attempted good faith settlement negotiations without success.

Respectfully submitted,

By: /s/ Alaine V. Grbach

ALAINE V. GRBACH
675 Estelle Drive
Lancaster, PA 17601
(717)898-8402

Counsel for the Plaintiff

Dated: 6/8/2018

By: /s/ Kevin McDonald

Kevin G. McDonald, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
(215) 825-6311
kmcdonald@kmlawgroup.com
Counsel for the Defendant,
M&T Bank